

THE _____
SASKATCHEWAN
HANDBOOK

1925

AIMS AND ACHIEVEMENTS OF

THE _____
SASKATCHEWAN PROVINCIAL
GOVERNMENT

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OF THE
Saskatchewan Provincial Government

The Saskatchewan Government

The Province of Saskatchewan has had a Liberal government since its formation. The Hon. Walter Scott formed the first government of the province in September, 1905, after the formation of the province. He remained in office until October, 1916, when he was succeeded in the Premiership by Hon. W. M. Martin. The Hon. W. M. Martin was succeeded by the Hon. Chas. A. Dunning, the present leader of the party in April of 1922.

The Government was opposed by the Provincial Rights Party under the leadership of the Hon. F. W. G. Haultain in the first election. The Conservative Party opposed them first under the leadership of Mr. Haultain and then under the leadership of Mr. Willoughby in the elections of 1912 and 1917. The issue which first brought the Conservative Party into existence in the Province as a Provincial Party was the Reciprocity Issue of 1911.

It is interesting in this connection to note that the present leader of the Conservative Party within the Province is proud to explain on every possible occasion that he did his first service for the party as a campaigner against Reciprocity in Qu'Appelle Constituency in 1911. It is also interesting to note that in his first official address to the electors of Saskatchewan after he became leader he went back to the good old policy of High Protection as enunciated by Sir John A. Macdonald in 1878 to find a solid foundation upon which to build his new hope. He compared the condition of the farmers today with the condition of the farmer in the days of Hon. Alexander MacKenzie. He claimed that for two years Sir John "went up and down the then organized Canada urging and admonishing the people to stand fast and proclaiming his **National Policy** (which was High Protection). And with what results?—It was time for a change." In such a manner and with such arguments was the present cry of the Conservatives conceived. "It is time for a change."

Each of the first four general elections saw a gradual reduction in the number of Opposition members until in 1917 only six were returned.

The Opposition then conceived the plan of running candidates as Independents. This was done in 1921 and the result was 16 acclamations for Government candidates. The polling day resulted in the return of 47 supporters of the Liberal Government and 16 in Opposition. There have been nine by-elections since 1922 when Mr. Dunning became Prime Minister, all of which have been won by the Government.

The Opposition attempted, in three of these by-elections to capitalize the Federal Progressive movement, which met with success in this province at the last General Election. Their final attempt was made in Wynyard in the fall of 1924 when the Independent member, Mr. Geo. Robertson resigned to take an important position on the Wheat Pool organization. Mr. Robertson had a majority approaching 800 in 1921. In 1924, Mr. Paulson, the Government candidate, carried the constituency by a majority of 1,000.

The Government appreciates the confidence placed in them by the people of this province. The statistics relating to the activities of the Government can be found in the official records such as the Sessional Papers. The object of this hand book is to place before our readers the facts with regard to those matters which are questions of public discussion. A clear statement of the facts will be sufficient to retain the confidence which has been so often expressed by the people of the province at the polls.

Co-operation for production, co-operation for marketing, co-operation for citizenship has been and is the watchword of the Saskatchewan Government.

PUBLIC DEBT

Critics of the Government, failing to establish any case against it on the ground of taxation or failure to economize and reduce expenditures in administration, fall back on the Public Debt and profess to view with alarm its growth and present size. Again let the facts speak for themselves.

The Public Debt of a Province, like current expenditures, is divided into two classes. There is the Gross Debt and the Net Debt. The Gross Debt includes everything, that which was created to establish such services as the provincial telephone system and which does not cost the taxpayer anything for either interest or repayment of principal, and that on which the charges must be met out of the current revenues of the Province. This latter is the Net Debt and is the vital factor to consider.

The Gross Debt of Saskatchewan on November 30, 1924, was \$55,-839,787. Included in this sum, however, is the following:

Provincial telephone system.....	\$10,386,059.57
Loans to Sask. Co-operative Elev. Co...	2,984,793.05
Loans to Sask. Co-operative Creameries	784,714.65
Advances to Farm Loan Board.....	9,123,946.00
Drainage Districts.....	414,308.72
City of Regina Cyclone Loan.....	586,351.54
Agricultural Aids.....	284,633.96
Sinking Funds Created for the Re- demption of Debt.....	1,679,204.69
	<hr/>
	\$26,244,012.18

Upon this total of \$26,244,012 these several public utilities pay the interest and provide sinking funds to pay off the principal. That is to say, this portion of the Public Debt does not impose any burden on the whole people, nor does it result in taxation of the people to the extent of a single dollar. It is paid by those who benefit from the services provided by reason of this debt.

This leaves a net debt of \$29,595,775, the interest and sinking fund of which comes out of current revenue, and is, therefore, borne by the people of the Province.

Why was this debt created, and is it to the advantage of the Province that it should have been created? In the answer to these questions is to be found the justification or condemnation of the present and preceding Governments.

When Saskatchewan was created a Province in 1905 it had no Public Debt. Neither had it any public buildings or institutions worthy of the name. The Lieutenant Governor's residence, a couple of small jails and one small court house was about all, and even these had to be purchased from the Dominion Government. There were two courses open to the Government. Allow the people to do without badly needed public buildings, institutions, roads, bridges, etc., except to the extent that these could be slowly provided and paid for out of current revenues, thus compelling the present generation to pay the entire cost of these public improvements but which will serve generations yet unborn, or borrow money to provide these institutions now and thus equip Saskatchewan and place it on a basis of equality with other Provinces and countries, attract population, and require of the people of today only payment of interest and annual instalments to a sinking fund, and leaving future generations who will benefit equally from these buildings and institutions

to likewise pay their share of the cost. The Government wisely adopted the latter course, just as it has been followed by Governments the world over.

As a result, Saskatchewan has a Net debt, but it also has public buildings and institutions rendering service to all the people and equal to any to be found elsewhere. The Net debt is represented by the Provincial Legislative and Departmental Building at Regina, the University buildings at Saskatoon, the large and modern Mental Hospitals at Battleford and Weyburn, Home for the Infirm at Wolseley, the two Provincial Normal Schools, Provincial Jails, Court Houses and Land Titles Offices in judicial districts throughout the Province, permanent steel bridges, etc., etc., highways.

Would Saskatchewan be a better Province and occupy a stronger position in the eyes of the world, and would its people be more contented and prosperous if it was free of any Public Debt but lacked the institutions, public services and utilities which have been provided by borrowing and expending the money represented by that debt?

If the policy of the Saskatchewan Government in this respect is wrong and deserving of the criticism which its opponents are so vehemently urging, then the policy of all Governments the world over, and of our cities, towns, villages, rural municipalities and school districts is equally wrong. Wrong, too, is the policy of our railways and great manufacturing industries for they have all been built upon the same principle.

The true test to apply is not the size of the Gross debt, or even of the Net debt, but the amount of the Net debt per capita, that is, the amount of debt per head of population. In applying this test it is well to take figures compiled by a strictly impartial and non-partisan authority. According to a compilation made by the Dominion Securities Corporation as of June, 1924, Gross and Net debt per head of population for all the provinces of the Dominion are as follows:

	Gross	Net
Alberta.....	\$131	\$ 88
British Columbia.....	163	101
Manitoba.....	114	53
Saskatchewan.....	66	33
New Brunswick.....	75	46
Nova Scotia.....	56	35
Ontario.....	87	30
Quebec.....	25	23
Prince Edward Island.....	13	10

Hon. W. H. Price, Treasurer of Ontario, on March 5, 1925, in his budget speech, stated the Net debt of Ontario amounted to \$118,500,000.00 or \$35.50 per capita.

In other words, Saskatchewan has the smallest Public Debt, both Gross and Net, on a per capita basis of any of the four Western Provinces, its Net debt being \$20 per head less than Manitoba, \$55 per head less than Alberta, and \$78 per head less than British Columbia. It is less than either New Brunswick or Nova Scotia, and only \$3 greater than Ontario.

In exchange for a Net debt of \$33 per head of population and an annual Provincial per capita tax of \$2.71, the people of Saskatchewan enjoy all the benefits derived from the various institutions and public improvements enumerated above. And this is the alarming burden of Public Debt upon which opponents of the Dunning Government dwell at such length!

The main burden of taxation borne by the people of Saskatchewan is not the \$2.71 per capita levied by the Provincial Government, but the

average of \$30.24 per head of population collected by municipalities for local and school purposes, and the heavy direct and indirect taxes imposed by the Federal Government.

ECONOMY AND TAXATION

Legislatures and Governments are created for the purpose of transacting the business of a Province in which all the people have an interest but which must be attended to by them, not as individuals, but in their collective capacity. Good government, therefore, demands the application of those same principles which are essential to business success, namely: foresight, sound judgment, economy in administration consistent with efficiency and the rendering of service, and sane, progressive development. Like a shrewd business man, a Government must take thought of the future while giving consideration to present conditions and needs.

Judged by this standard,—and it is a true standard,—the people of Saskatchewan have reason to congratulate themselves that during the war years, and throughout the admittedly difficult and trying years which have followed, there was in office in this Province a Government which, while meeting present problems, kept the future ever in view.

The result is seen in the fact that whereas Provinces to the east and west have, despite the imposition of new and heavy taxation, gone into debt in recent years to meet current expenditures, Saskatchewan has successfully balanced its budget and has done so without imposing new taxes on its people. It has even been able to reduce taxation.

How and why was this accomplished in Saskatchewan and not in the other Western Provinces? It has resulted from the action of the Government under the leadership of Mr. Dunning as Provincial Treasurer from 1916 to 1922, and as Premier and Provincial Treasurer from 1922 to date. Long before the present very general demand for economy in expenditures was publicly agitated, the Saskatchewan Government without any flourish of trumpets embarked on that policy and at a time when "retrenchment" was not as popular as it is today. It had given thought to the future and began to prepare for the difficult times looming ahead. Backed by the people it has been able to carry that policy still farther in the last few years. Like Joseph of old, the Liberal Government of Saskatchewan built up a surplus for use when the lean years came, and thus, in those years when people were least able to bear the burden of heavier taxation, the Government was able to "carry on" without imposing new taxes, but which other Western Provinces had to impose.

Consider the financial balance sheet of Saskatchewan for the past seven years:

Year	Surplus	Deficit
1917-18.....	\$ 338,470	
1918-19.....	877,519	
1919-20.....	1,934,625	
1920-21.....	1,532,000	
1921-22.....		\$ 52,599
1922-23.....		360,173
1923-24.....	36,361	

The above surpluses are cash and do not include accounts owing to the Government. Saskatchewan's Government is run on a cash basis, and, unlike some Provinces, book accounts owing to the Province are not taken into the Annual Statement. Were this done the above surplus figures would be much larger, while the deficit figures would disappear.

ANNUAL EXPENDITURES

Expenditures by any Government are divided into two main classes,—controllable and uncontrollable. That is to say, there are certain ex-

penditures fixed by Legislative enactment and which are beyond the control of the Government of the day. In this class falls interest on the Public Debt, university and school grants, mothers' allowances, hospital grants, agricultural societies' grants, education of soldiers' dependent children, etc. So far as these expenditures are concerned, the Government must pay out the sums authorised by Statute. The Government cannot reduce them; it must obey the law.

Bearing this fact in mind, an analysis of the expenditure of the Province discloses whether the present Government can be held guilty of the charge made by political opponents that it has not made any real effort to reduce expenditures. Take the expenditure figures for the past three years:

Year	Uncontrollable fixed by Statute	Controllable
1921-22	\$6,290,148	\$6,330,473
1922-23	6,809,159	5,496,725
1923-24	6,870,754	5,063,000

These figures disclose that within the last two years controllable expenditures have been reduced \$1,267,473, or 21 per cent.

It may be argued that the Government, having a majority in the Legislature, could bring about a reduction in uncontrollable expenditures through the enactment of legislation reducing grants. This is true, but for every dollar taken from present grants, municipalities and school districts would be obliged to levy an additional dollar in their respective districts, or suffer loss in educational efficiency. The Government could abolish allowances to widowed and dependent mothers, but this would only mean transferring responsibility for their support upon the municipalities. The Government might thus establish a reputation for economy and smaller expenditures, but it would be at the expense of the municipalities and would not bring any relief to the taxpayer.

On the other hand, the Government has relieved the taxpayers of the Province by, in 1919, removing the Public Revenues tax from improvements to property and levying it on land only, and, in 1920, by abolishing the Supplementary Revenue Tax. Approximately \$650,000 taxation annually was thus remitted.

Nor has the Saskatchewan Government imposed any new forms of taxation. In Saskatchewan there is no Provincial Income Tax, no Provincial personal property tax, no Provincial amusement tax, no Provincial gasoline tax, no Provincial soft drinks tax, all of which are in operation in some, and most of them in all, the neighbouring Provinces. The following are recent deficits and new taxes in three of the Provinces:

Ontario—

In budget speech, March 5, 1925, Provincial Treasurer announced two new Provincial taxes for 1925, beer and gasoline. Estimated revenue for the coming year from these two sources total \$4,500,000, but despite this he stated he expected a deficit of \$3,000,000 on financial operations for 1925-26.

Deficit last fiscal year	\$ 8,500,000
Year before	15,000,000

Asked authority to borrow forty million dollars. Interest bill, \$16,000,000.

Provincial Taxes:

New gas tax expected to yield	\$2,300,000
New beer tax expected to yield	2,200,000
Mothers' allowances	681,000
Amusement tax	1,270,000

Manitoba—

Anticipated deficit for the fiscal year 1925-26 \$144,500

Gasoline tax increased to three cents per gallon.

Prov. Taxation 1924-25:

Amusement tax	\$280,000
Gas tax	142,000
Prov. income tax	430,000

Alberta—

1924 Deficit \$620,800

1925 estimated deficit 368,000

Prov. Taxation 1924-25:

Mothers' allowance reimbursement	\$126,000
Amusement tax	204,000
Gas tax	241,000

TAXATION AND OTHER REVENUE

Saskatchewan has the lowest rate per capita of taxation of the four Western Provinces.

The editor of the "Monetary Times of Canada," a financial periodical without interest in any particular Province, shows the total taxes per capita including automobile licenses to be as follows:

Province	1923
British Columbia	\$15.84
Alberta	7.97
Manitoba	7.35
Saskatchewan	6.59

Taxation, per capita, without licenses, according to the same authority, is as follows:

Province	1923
British Columbia	\$13.88
Alberta	6.53
Manitoba	6.09
Saskatchewan	5.18

All revenues per capita collected, excepting the Dominion subsidies and revenues derived from public domain which must be eliminated from any comparison, according to the same authority, are as follows:

Province	1923
British Columbia	\$25.24
Alberta	18.07
Manitoba	13.36
Saskatchewan	12.80

There is considerable difference in the method adopted to deal with revenues derived from railways, utilities and industries in the different Provinces. A better comparison of revenues can be made if this item is omitted. The total revenue derived from other sources, per capita, would then be:

Province	1923
British Columbia	\$22.02
Alberta	11.02
Manitoba	11.10
Saskatchewan	9.69

Saskatchewan is lowest no matter what the method of comparison. Dr. J. T. M. Anderson is wrong when he states that Saskatchewan's taxation per capita is higher than any other province excepting British Columbia. The figures of an independent authority, the editor of the "Monetary Times," prove him wrong.

EXPENDITURE

It is impossible to make a comparison of expenditures among the Provinces if expenditure on railways, utilities and industries is considered. This is so, because there is so great a difference in the method adopted by different provinces in treating revenues derived from these sources.

Leaving these out the expenditure per capita, in the provinces west of the Ottawa River, is shown by the "Monetary Times" to be in the last complete year available for all provinces, as follows:

Province	1923
British Columbia.....	\$32.65
Alberta.....	17.94
Manitoba.....	16.39
Ontario.....	15.35
Saskatchewan.....	15.31

Saskatchewan is the lowest in expenditure per capita of all the provinces west of the Ottawa River.

While this is true, there is only one province in Canada which has a higher expenditure on education per capita. The expenditure per capita on education in 1923 was as follows, according to the editor of the "Monetary Times:"

Province	1923
British Columbia.....	\$6.64
Saskatchewan.....	4.00
Alberta.....	3.86
Ontario.....	3.38
Prince Edward Island.....	3.36
Manitoba.....	3.23
Nova Scotia.....	1.37
New Brunswick.....	1.29
Quebec.....	1.01

There are only three provinces having a lower charge per capita for Public Debt. The per capita charge is as follows:

Province	1923
Prince Edward Island.....	\$1.05
Quebec.....	1.47
Nova Scotia.....	2.30
Saskatchewan.....	3.09
New Brunswick.....	3.10
Ontario.....	5.26
Alberta.....	5.54
Manitoba.....	6.54
British Columbia.....	6.57

It is interesting to note that from 1920 to 1923, while the Drury Government was in power in Ontario, the debt charge jumped from \$1.38 per capita to \$5.26 per capita. It is also interesting to note that in 1920 the last year of the Stewart Government in Alberta, the per capita debt charge was \$2.69. By 1923, under the Greenfield Government it reached \$5.54 per capita.

Saskatchewan expended over 60 per cent. of all revenue expended in 1924 in education, public health and highways—the three greatest benefits to rural Saskatchewan.

An inexperienced Government is an expensive luxury:

Debt Charge Per Capita

Province	1920	1923
Manitoba.....	\$3.81	\$6.54
Alberta.....	2.69	5.54
Ontario.....	1.38	5.26
Saskatchewan.....	2.15	3.09

Saskatchewan is the only Province of the four that did not experiment in Government during these years.

Saskatchewan spends less per capita than any other Province west of the Ottawa River.

Saskatchewan spends more per capita on education than any other Province except British Columbia.

British Columbia spends more than double the amount per capita for all purposes than does Saskatchewan.

Saskatchewan spends on essentials and economises on overhead and non-essentials.

DEPARTMENT OF AGRICULTURE

A wide-awake and energetic Department of Agriculture has been a constant and useful friend to the farmers of Saskatchewan since the organisation of the Province. The present Government, like its predecessors, realises that hard times for the farmer means hard times for everybody, and timely and effective help has been given through the department in carrying out measures for improving the quality of farm products, fighting insect pests and noxious weeds, controlling live stock disease, opening up new markets for our farm exports and assisting the co-operative enterprises which have made Saskatchewan famous the world over as the great co-operative Province.

By assistance given through the department in selecting and transporting exhibits of field crops and live stock the farmers of Saskatchewan have demonstrated the high quality of our grain, our horses and cattle and sheep. Eleven times in the past fourteen years the world's championship for the best wheat has been won by Saskatchewan farmers, and Dominion and world championships for our live stock are building up a reputation for the superior quality of our grain and animals, which should prove of incalculable value in the years to come.

Five of the seven members of the present Government of Saskatchewan are experienced Saskatchewan farmers with a thorough knowledge of farming conditions and difficulties, and the work of the department therefore naturally reflects the keen interest of the Government in anything affecting the welfare of the leading industry of the Province. The Government recognises that even the best farmers are subject to misfortune and hardship and to protect farmers who are in difficulty with their creditors, the Debt Adjustment Bureau has been established as a branch of the Department of Agriculture, which has been the means of putting thousands of farmers on their feet and has proved a most valuable link between the debtor and creditor winning the confidence of both and receiving hearty co-operation from both.

DEBT ADJUSTMENT BUREAU

There are at the present time 7,710 cases in hand, each in a more or less advanced stage towards the desired goal of final settlement of indebtedness. From September, 1921, to September, 1922, this branch handled approximately 3,500 cases of farmers who were in difficulty. From September, 1922, to September, 1923, 5,000 cases were handled.

In the summer of 1923 it was found that in many cases that were investigated the most serious difficulty in the payment of accounts was the competition between creditors, as farmers had been paying those who were most insistent in their claims. This competition was too often carried to such lengths that many farmers found their credit destroyed and themselves faced with great difficulties in providing twine for their harvesting operations and even food for their families. A plan of assignment was, therefore, adopted by the Bureau whereby, with the consent of a majority of the creditors, the applicant gave an assignment of the proceeds of his crop to the Debt Adjustment Commissioner, who acted as the applicant's agent in disbursing the money derived from the sale. These assignments were not registered and were merely a voluntary assignment made with the consent of the creditors in order that each might be assured of a fair share of his account without further burdening the farmer with the costs of collection.

During the year 1923, 43 of these assignments were made and a total of \$90,036.07 was distributed among the creditors. In addition to this at the end of the year, there was a large amount of grain still to be sold and paid out to the interested parties. During the year 1924 a total of

77 crop assignments were made, from which there has already been paid out to creditors over \$140,000 without one complaint from any creditor class up to the present time, and there will be a further \$15,000 to pay out besides the final payment from the Saskatchewan Wheat Pool. Representatives are still busy in various parts of the Province, particularly in the north-east and north-west, where crop conditions were very poor last year.

This branch has always received hearty co-operation from all conditions and classes of creditors, with the exception of some private vendors of property and landlords, who are occasionally inclined to insist on full payment of principal and interest.

The public appreciation of the work of the Bureau is undoubtedly increasing. During the past year at a low estimate from fifteen to twenty thousand dollars in legal expenses must have been saved to debtors through the operations of the Bureau, and the creditors also have been saved large collection expenses merely through the receipt from the Bureau of reports of the actual condition of the affairs of their debtors. Furthermore, the farmer who has made such an assignment as above described is free to go on with his work being thus relieved of much responsibility and anxiety. It is also a relief to the creditors when an assignment has been made, for on receipt of an accurate report from the Bureau of the state of affairs, there is no necessity for sending out their own inspectors to investigate, the cost of whose services must of course be charged to the debtor.

This Debt Adjustment Bureau has always worked in the closest co-operation with the farmers' organizations of the Province and the work of the Bureau has been highly commended by them while the fair and reasonable demands made upon the creditors has been publicly endorsed and approved by them.

Debt Adjustment Bureau

The following are the number of cases dealt with in each year since the Bureau was established in 1921:

	New	Old	Total
1921.....	3,500		3,500
1922.....	2,000	2,623	4,623
1923.....	1,800	4,000	5,800
1924 and 1925.....	1,960	5,750	7,710

There are 1,500 cases which have come up on more than one occasion coming to life once or twice a year.

The following is the amount involved each year:

1921.....	\$27,000,000
1922.....	16,000,000
1923.....	14,400,000
1924 and 1925.....	15,119,989

The number of cases dealt with since the last Financial Conference in September, 1924, is 1,125. Since the establishment of the Bureau to date there have been brought before it 9,260 cases.

From September 25, 1924, to April 8th, there has been paid into the Treasury the sum of \$141,068.39 on crop assignment cases and paid to creditors \$132,805.79. Some accounts have been settled in full, others at so much on the dollar.

CO-OPERATIVE ENTERPRISES

The leading place taken by Saskatchewan in co-operative enterprises is due very largely to the support and encouragement given by the Government to all sound and properly conducted co-operative enterprises which have been started in the Province. The largest farmer-owned co-operative marketing organizations in the world have grown up in

Saskatchewan, all of them with the assistance of the Government which assistance is automatically withdrawn as soon as the associations are able to stand on their own feet.

CO-OPERATIVE ELEVATOR CO.

First of all the large co-operative grain marketing associations is the Saskatchewan Co-operative Elevator Company organized by the farmers of the province following an exhaustive enquiry on both sides of the water into the whole question of grain marketing.

The company started in business in 1911 with the present premier of Saskatchewan, Hon. C. A. Dunning, first as secretary-treasurer and then as manager, having the first year 2,597 shareholders and 46 elevators and in the season of 1911-12 handled through its elevators 3,262,000 bushels of grain. In 1916 when Mr. Dunning resigned as manager to become provincial treasurer, the number of shareholders had increased to over eighteen thousand, the number of elevators to 230, with a total volume of grain handled through the elevators for the year 1915-16 of 39,089,269 and handled on commission 39,504,375.

THE SASKATCHEWAN CO-OPERATIVE ELEVATOR COMPANY DEVELOPMENT FROM 1911 TO 1925

Season	No. of shareholders	No. of elevators	Grain handled through elevators	Grain handled on commission
1911-12.....	2,597	46	3,262,000	.....
1912-13.....	8,963	137	12,899,030	12,761,686
1913-14.....	13,156	192	19,465,290	19,290,531
1914-15.....	14,742	210	18,764,653	13,642,807
1915-16.....	18,077	230	39,089,269	39,504,375
1916-17.....	19,317	268	32,359,725	33,310,773
1917-18.....	29,683	309	25,994,552	26,554,277
1918-19.....	21,032	312	20,823,138	21,034,251
1919-20.....	21,143	313	19,512,000	18,973,421
1920-21.....	21,274	337	22,035,119	27,125,000
1921-22.....	23,014	332	34,770,000	36,519,000
1922-23.....	23,228	352	40,773,000	42,057,000
1923-24.....	24,487	385	48,785,000	50,052,000

SASKATCHEWAN CO-OPERATIVE CREAMERIES

The Saskatchewan Co-operative Creameries, Limited, was established after the dairy branch of the Department of Agriculture had demonstrated the benefits of co-operation to the farmers of the province in handling their dairy produce. A too rapid expansion of the cold storage side of the business was given by the management as the cause of such heavy losses in 1922 and 1923 that the affairs of the company were thoroughly investigated by the Legislature and as a result of the recommendations made by the Legislature the management and policy of the company was changed. The change came into effect about the middle of the company's financial year, and while a heavy loss was recorded for the first six months of the year, the last six months showed a profit of \$12,900.

The butter churned showed an increase of nearly 800,000 pounds over the fourteen months period ending December 31, 1924, and there has been a further large increase in production the present year with a general expansion of the company's business. There are now 27 creameries operated by the Saskatchewan Co-operative Creameries and a new creamery is being opened at Conquest this spring. An excellent brand of cheese is now being manufactured at the Regina branch and will be manufactured at other branches from surplus milk and the outlook for

the future is exceptionally bright. The company now handles a large proportion of the poultry marketed in the Province and last year handled 13,625 cases of eggs and expects to handle a much larger quantity this year. The sound basis on which the Co-operative Creameries are established is shown by the immediate recovery when the new management begin to put things into shape.

The policy adopted by the Government and carried out by the Department of Agriculture is to give active assistance to co-operative marketing efforts until they are able to stand on their own feet. This policy was carried out with the co-operative marketing of wool until the shipments had increased to such a volume that the work was turned over to the Canadian Co-operative Wool Growers. Assistance in the co-operative marketing of poultry, in the co-operative marketing of potatoes and other farm produce is given by the Co-operation and Markets Branch as part of its regular duties. For a number of years a large proportion of the wool crop of Saskatchewan was marketed through the Co-operation and Markets Branch until the time came when the wool growers were in a position to organize the Canadian Co-operative Wool Growers' Association which is carrying on the work the department started. There are in the province more than four hundred Co-operative Associations with a total of over sixteen thousand members under the supervision of the Co-operation and Markets Branch. The Saskatchewan Municipal Hail Insurance Association affords protection at low cost to many thousands of farmers.

WHEAT POOL

The largest co-operative association for the marketing of farm produce which has ever been organized in any country, the wheat pool launched with the Provincial Minister of Agriculture as one of the original committee and the Government came to the aid of the pool with a substantial loan at a most critical time when the officers of the pool approached the Government to put over the final thrust for the necessary 50 per cent. of the wheat acreage for pool purposes. It was the money advanced by the Government which financed the closing successful drive.

POULTRY POOL

The most recently formed pool of all, the Poultry Pool, is largely the result of the assistance given the past two years by the Co-operation and Markets Branch in the marketing of poultry, and a circular sent out by the Women's Section of the S.G.G.A. states:

"The Committee interviewed the Minister of Agriculture and afterwards waited upon the Premier and found the Government quite ready to assist financially and to help in putting over a contract pool."

Referring to a criticism about the live poultry pool, the circular states: "I hold no brief for any Government but I do like British fair play and so do you. The Co-operation and Markets Branch have done a wonderful work in this Province and had it not been for their work no pool would have been in existence today."

When the British Empire Co-operative Conference was held in Wembley last year, the Premier of Saskatchewan was chosen to represent Canada at this important gathering and the official report of the conference stated that his contribution was the outstanding feature of the conference.

CO-OPERATIVE LIVE STOCK YARDS

The Northern and Southern Saskatchewan Co-operative Live Stock Yards at Prince Albert and Moose Jaw for the marketing of live stock, the newly organized Saskatchewan Co-operative Registered Seed Growers' Association for distributing the best seed obtainable at a low price to the farmer; the Co-operative Live Stock Shipping Associations, Community Halls, Community Grazing Associations, are only a few of the multiform

activities which have been launched or encouraged by the Department are only a few of the multiform activities of this farmers' particular department of the Government, conducted in their interests and manned by the best men for the purpose that the Government can secure.

AGRICULTURAL AIDS

The amounts annually expended for fostering agriculture vary from year to year according to emergencies suddenly arising. The grasshopper outbreak, an unusually brisk demand for live stock under the Live Stock Purchase and Sales Act, loans to co-operative enterprises may suddenly send the total appropriation required up to a high figure, to be reduced as the necessity is dealt with.

The following are the amounts appropriated for Agricultural Aids from 1917-18 to 1925-26.

1917-18.....	\$ 330,000	
1918-19.....	350,000	
1919-20.....	439,000	
1920-21.....	473,500	
1921-22.....	1,315,586	(Grasshopper cam-
1922-23.....	878,296	paign and loan to
1923-24.....	703,266	Co-operative Cream-
1924-25.....	477,366	eries included).
1925-26.....	454,086	

There is not a single phase of farming in Saskatchewan which does not receive assistance and encouragement from the Department of Agriculture.

FIELD CROPS

The Field Crops Branch not only encourages the production of good seed and assists the municipalities of the Province in the efforts made to control noxious weeds, but has proved of invaluable service in organizing campaigns to deal with insect pests. A notable demonstration of the flexibility and efficiency of the department was given in the battle with the grasshopper pest from 1919 to 1923. The pest had practically disappeared in 1924 and only a small quantity of poison left over from previous years was required.

GRASSHOPPER CAMPAIGNS

The grasshopper outbreak was first reported in May, 1919, in south-eastern Saskatchewan, with an area of approximately 1,500 square miles extending from the Manitoba and United States boundaries and following a north-westerly course as far north as Saskatoon. Although this outbreak was entirely unexpected and a large quantity of crop was destroyed before the farmers realized they were in danger, about 100,000 acres of wheat, yielding an average of eight bushels to the acre was saved, representing \$2,000,000 worth of wheat saved that year as the price averaged \$2.50 per bushel.

The following spring, a month ahead of the hatching date, field directors were on the ground to mobilise local municipal companies of the "Hopper Brigade." Supplies for poison bait were bought wholesale by the car and train load, over seven thousand tons being spread, and while about 45,000 acres were damaged, the crop saving was estimated at more than 1,400,000 acres, representing a cash value of more than \$25,000,000. The loss in one county in the adjoining State of North Dakota was estimated that year as nearly twice the total loss in the entire Province of Saskatchewan. In 1921, 1922 and 1923 the fight continued with a rapid and progressive decrease in the areas infested and a decrease in the cost of these campaigns. In 1919 the total cost of poison bait was \$12,260.00; in 1920, \$361,879.68; in 1921, \$204,624.12; 1922, \$151,511.55; 1923, \$128,797.08; a total of \$860,072.43. The Government supplied

the poison ingredients at half cost to the municipalities and as they were bought in bulk the cost was only about a fraction of what the municipalities would have had to pay had they bought the material direct.

Through the same branch supplies of gopher poison are sent out to *bona fide* farmers in the local improvement districts in the outlying portions of the Province where gophers are a serious menace to the crops; the growing of fodder crops encouraged by Provincial Corn Shows, Forage Crop Trains, Better Farming Trains, etc.

LIVE STOCK BRANCH

The Live Stock Branch carries on the same all-the-year-round service for the improvement of the cattle, horses, sheep and swine of the Province that the Field Crops Branch does with the grains and grasses. Epizootics among the live stock of the Province as soon as they are reported to the Department are promptly investigated by the Provincial Veterinarian and steps taken to stamp out the disease. There is no Province in Canada and no State in the Union where there is so little disease among live stock as in Saskatchewan. Outbreaks of glanders and other virulent diseases have been isolated and cleaned up with comparatively small loss and by supplying vaccines at cost price it has been possible for owners of cattle to render them immune to diseases such as blackleg and the information available at all times to every farmer in the province has been of the highest benefit to every branch of the live stock industry.

The "Better Bull" campaigns have resulted in a substantial improvement in the cattle of the Province and the Stallion Enrolment work has given equally gratifying results in raising the standard of Saskatchewan horses. The Live Stock Purchase and Sale Act has enabled many hundreds of farmers to get a start in live stock or to secure better animals for dairying or beef purposes. Similar work has been carried on with beef and swine and such rapid progress has been made in all departments of the live stock industry that the Dominion Deputy Minister of Agriculture stated on the public platform in Saskatchewan recently that before very long this Province would not only be known as the great wheat Province but would also be Canada's leading live stock Province.

DAIRY BRANCH

The Dairy Branch assists the farmers who are interested in dairying and the high reputation of the creamery butter from Saskatchewan on Eastern and Old Country markets is largely due to the consistent policy of the Dairy Branch in encouraging in every possible way the improvement of quality and increased production of Saskatchewan butter which is held up as a model by Federal dairy authorities to Eastern Provinces.

In 1924 the creamery butter production of Saskatchewan was more than thirteen million pounds, nearly seven million pounds increase over the figures for 1920. The cow testing work conducted by this Branch has already effected a great increase in the average production of the dairy herds of the Province and the cream grading service inaugurated by this Branch has materially added to the deserved standing of Saskatchewan butter in the markets of the world.

OTHER SERVICES

The Statistics Branch, the Game Branch, the trained experts who are at the service of the farmers of the Province when any new problem or pest attacks the crops or the live stock, are other services of this busy department. The large grants made through this department to the Agricultural Societies of the Province, and for various purposes through Agricultural Aids grants, is another illustration of what a large percentage of the money raised by taxation in the Province goes directly back to the people where it is most required.

AGRICULTURAL SOCIETIES

The Agricultural Societies of Saskatchewan form the connecting links between the Provincial Department of Agriculture, the University of Saskatchewan and the farmers of the Province. Grants to these societies are generous and the activities and public service of these useful bodies of public spirited citizens are increasing each year. The following have been the grants paid the past three years:

1921-22.....	\$111,824.00
1922-23.....	114,860.00
1923-24.....	104,853.00

EDUCATION

SASKATCHEWAN'S SCHOOLS—THEIR EFFICIENCY AND COST

Visitors to Saskatchewan from all parts of the world invariably comment in enthusiastic, almost extravagant, terms on the fine school buildings to be found in almost every urban centre and rural district. Whatever criticism these visitors may offer regarding other features or conditions of Saskatchewan life and activities, they have nothing but praise for the schools and general system of education.

It is not surprising that this should be so, because from the inception of the Province the Provincial Government has placed education first in its policies and administrative programme. At the very outset the Liberal Government under Walter Scott laid it down as a principle from which there should be no deviation whatever that, in all matters relating to education and the schools, partisan political considerations were at all times barred, and from that day to the present this principle has been rigidly adhered to. When legislation was introduced creating the University of Saskatchewan, the Government invited the Opposition to join with it in devising an Act of Incorporation which would for all time place the Province's highest institution of learning outside the realm of party politics. Saskatchewan's University was thus saved from what has proved a handicap to many other universities.

During nearly twenty years of Saskatchewan's Provincial history no charge, and hardly so much as a hint, of political favoritism or partisan interference in educational matters has been voiced against the Department of Education, Normal Schools, School Inspectors, or in University administration. And woe betide the political party or leader that seeks to introduce partisan issues or controversies into this vital department of our Provincial life, or endeavors to make of it a political football for personal or party aggrandizement. The people of Saskatchewan will have none of it.

Placing education first in its Governmental programme, and with an interested and enlightened public support, it is not surprising that, —despite the phenomenally rapid growth of the Province, and the enormous financial demands upon the Provincial Treasury which such growth imposed in order that sound development might not be retarded,—educational advancement here should have set a new high record for the world.

SCHOOL DISTRICTS

When Saskatchewan was inaugurated a Province in September, 1905, it had 894 organized school districts dotted here and there over its vast extent of territory, no secondary schools, no University, and but one small Normal Class. At the close of 1923 there were 4,597 organized school districts, 40 consolidated schools, 24 high schools and collegiate institutes and with high school work being carried on in 912 districts, two large and splendidly equipped Normal Schools and with Normal sessions held at half a dozen other points, a Provincial University with magnificent buildings and an enrolment of 1,200 students.

The assets of rural school districts now total \$13,224,893 and urban districts \$15,736,854, a total in round figures of \$29,000,000. This does not include the University and Normal Schools.

RECORD OF ADVANCEMENT

Such is the material plant for educational purposes which has been created within less than twenty years. The crucial question is: Is full use being made of this equipment, and has the vital work of education

kept pace with the increase in population and the development of the Province? Space in this booklet will not admit of more than condensed statistical tables in answer to this all-important question, but while statistics are popularly regarded as "dry" reading, they are, in so far as Saskatchewan's educational affairs are concerned, enlightening, instructive and entertaining.

ENROLMENT, 1923 (Elementary Schools)

	1923	Increase over 1922 per cent.
Rural schools.....	111,474	5
Village schools.....	33,015	6 $\frac{3}{4}$
Town schools.....	21,094	5 $\frac{1}{2}$
City schools.....	22,385	5

With an increasing and total enrolment of 187,968, has attendance at school been maintained or, what is vitally important and necessary, been increased?

PERCENTAGES OF ATTENDANCE

	Rural	Urban	All schools
1906.....	50.85	49.84	50.31
1917.....	58.48	68.04	62.40
1922.....	60.16	71.20	64.69
1923.....	63.22	72.41	66.96

But, it may be said, this progressive betterment has been brought about by a reduction in the number of days the schools were in operation. Quite the reverse is true.

AVERAGE DAYS IN OPERATION

	Rural	Urban
1906.....	155	204
1917.....	163	200
1923.....	185	203

Considering distances, severity of winter weather, and newness of the country, the maintenance of an average of 185 days in operation for rural schools out of 210 days, and 203 out of 210 days for urban schools is a truly remarkable achievement.

What has been the result in actual improvement in the education of the boys and girls of Saskatchewan?

In 1906 only 2 1-3 children out of every 1,000 reached Grade VIII.

In 1917 the number has increased to 52 $\frac{1}{2}$ children out of every 1,000.

In 1923 the number was 68 1-3 children out of every 1,000.

In 1906 there were 809 students doing high school work but with no high schools as such in existence.

In 1923 there were 13,547 students in secondary education classes, of which number 5,736 were in high schools and collegiate institutes, 5,647 in 201 continuation schools operating 253 rooms, and 2,164 receiving instruction above Grade VIII in 711 elementary schools, most of which were in rural areas.

This record of advancement, unprecedented in the history of any country, was made possible by the Government grants for secondary education, while the grants for continuation work especially have been largely responsible for bringing secondary educational facilities cheaply and efficiently to the great mass of rural students all over the Province.

SUPPLY OF TEACHERS

For many years after the creation of Saskatchewan as a Province there was a serious shortage of qualified teachers, and in order that schools might be kept open it was necessary to grant large numbers of provisional permits and to encourage teachers to come into Saskatchewan from other Provinces and countries. Further, it was impossible to make the period and standard of Normal training as high as was desired by the Government. Every effort to overcome this shortage, to eliminate provisional certificates, to increase the period of Normal training and raise the standard of professional qualifications was made. It has cost money and has taken time, but by 1923 the supply of fully qualified teachers was practically adequate to the demand, and only a few schools in outlying districts are now taught by teachers holding a permit or extension of certificate.

In 1920, 816 teachers came from outside the Province; in 1921 there were 661; in 1922 the number was 579, and in 1923 it further decreased to 562.

At the same time 1,783 teachers were trained in Saskatchewan, and only 169 provisional certificates issued as compared with 800 provisional certificates issued in 1921.

TEACHERS CERTIFICATED DURING YEAR

	Total	Trained in Saskatchewan
1906.....	391	183
1918.....	1,564	923
1923.....	2,355	1,793

During the four or five years prior to 1923, about 30 per cent. of the students in Normal Schools were admitted with incomplete academic standing. In 1923 students who were down on two subjects only were admitted, but in 1924 no students were admitted who had failed in two subjects, and in 1925 no student who has failed in any subject is being admitted.

Thus has the Government, as rapidly as conditions would permit, raised the standard for such important work as teaching, and insisted upon only the best qualifications. At the same time the period of Normal training for even this better class of students has been lengthened.

SCHOOL FINANCES

Coming to the financial side of the Government's educational administration, and without which the above highly gratifying results could not have been achieved, the same far-sighted policy has been followed. It is beyond the possibility of successful contradiction, because it is an established fact that the Saskatchewan Government pays to school districts larger annual cash grants than any other Province in Canada.

In the fiscal year 1923-24 expenditures on education amounted to \$3,309,808, or 31½ cents out of every dollar expended by the Government for all purposes, and approximately four-fifths of this large sum was paid out in grants. Eliminate these grants and leave to Municipalities and School Districts the whole burden of financing the schools, and the Government could wipe out its two main items of taxation,—the Public Revenues and Wild Lands Taxes. So far as these educational grants are concerned, the Government is merely a collecting and administrative agency for the people of the Province in order that the cost of education may be distributed as equitably as possible over the whole Province and the newer settlements and poorer districts provided with school facilities which otherwise would be denied to them.

Included in the one-fifth of expenditure for educational purposes, over and above grants, are the costs of school inspection, the School

Hygiene staff of school nurses, maintenance of Normal Schools, costs of conducting examinations, provision of free readers which otherwise would have to be provided by parents, constituting a very real and direct charge upon poorer families where there are several children of school age.

Among other activities of the Department of Education or under the direction of the Minister are:

Grants for the education of the children of deceased and disabled soldiers, which amounted to \$24,250 in 1923-24.

The Open Shelf Library through which no less than 9,432 books were loaned in 1923 to, among others, 908 farmers, 331 teachers, 277 housewives, 146 clergymen and 98 students.

Travelling Libraries of which about 1,000 are in circulation, thus providing wholesome reading matter more particularly to people in isolated districts remote from railway facilities. In this way half a million books were circulated in 1924.

School Agriculture. Under this branch 171 Rural Educational Associations were active, 162 school exhibitions held, 33 boys' and girls' project clubs active with 78 branches and a membership of 1,892.

Public Service Monthly, issued to inform the general public on the activities of all Government departments and services, and mailed free of charge to those applying for it.

PUBLIC HEALTH

PROTECTING SASKATCHEWAN'S GREATEST ASSET

In endeavoring to reach a conclusion as to whether the administration of any Government is sound and worthy of support, or the reverse, the chief consideration is not the amount of money it may expend, but the manner of its expenditure and the purposes for which it was spent. It is important to definitely ascertain whether the larger and main expenditures are or are not for those services which make for the permanent well-being of the people and advancement of the country.

In order to arrive at an intelligent decision it is first necessary to decide what is the most important asset of the country. Fortunately there can be no dispute on this point. Unquestionably the unanimous answer will be, the people themselves. Men, women and children are the nation's real asset. Without them all else is valueless. They, and they alone, give value to every thing else. It follows, therefore, that the first and foremost duty of any Government is to protect the people and seek to promote the very best type, physically, morally, intellectually.

The time has passed when chief consideration should be given to purely material things, or when more serious attention should be given to the development of the highest grade of live stock than to the human element.

Elsewhere in this booklet attention is drawn to the fact that 31½ per cent. of all expenditures by the Saskatchewan Government are for education. But, if it is important that the future citizens of the Province should be intelligent, well educated and mentally alert, it is also of the highest importance that both present and future generations should be well in body and physically fit. The development and prosperity of the Province in every respect demands this, and the Government recognizes it. Hence the fact that 14¼ per cent. of all expenditures are devoted to Public Health. In other words, almost one-half of the total expenditures of the Saskatchewan Government are devoted to the physical and mental well-being of the people.

Has this large expenditure on Public Health been put to good use and wisely administered? Can definite results be traced to this expenditure, even in connection with a matter where, admittedly, benefits resulting must be of an indirect rather than of a direct character?

First and foremost there is the undisputed fact that for some years past Saskatchewan has enjoyed the lowest death rate of all the Canadian Provinces, and in 1922 Saskatchewan's death rate was the lowest of any part of the world. This in itself is ample justification for the work and expenditure of the Government in Public Health matters, that is, if it is agreed that human life is superior to and more valuable to the State than all material things.

This enviable position has been attained, not through any one cause but from a variety of efforts. Some years ago the Department created a Division of Sanitation and close and unremitting attention has been devoted to this phase of public health to ensure the taking of proper preventive measures against outbreaks of disease by providing for scientific disposal of sewage and garbage, ensuring pure water supplies, pure milk, and guarding against the pollution of streams, while at the same time educating the people in the importance of close attention to these things. Saskatchewan today has what is perhaps the best sanitary regulations on the continent.

Child Welfare.—Notwithstanding Saskatchewan's low death rate, (7.6 per thousand in 1923), out of a total of 6,728 deaths no less than 3,115 were of infants under five years of age. So particular efforts are directed along lines of child welfare. Clinics are held at which children are examined

and mothers advised and instructed in the proper feeding and care of their children. The importance of having all children protected against smallpox by vaccination and against diphtheria by the use of toxin anti-toxin is strongly urged. Scores of these clinics are held every year.

Home Nursing Classes. These Classes with demonstrations are held throughout the rural districts and extend over two days, the nurses giving instruction and demonstrations in general personal care of the sick, application of simple local treatments, care and feeding of children. Three nurses are employed in conducting these classes of which 64 were held during 1923 and attended by 3,848 women.

Maternity Grants. The payment of grants to expectant mothers living in rural districts considerable distances removed from a doctor, hospital or nurse, or who lack the means to make necessary provision for her baby, constitutes an increasing demand upon the public revenues, but that it is well worth while is established by the declining maternal mortality rate. This grant was first established in 1919, since when the following amounts have been paid:

Fiscal year	Amount paid	Number of Mothers
1919-20.....	\$ 441.00	18
1920-21.....	3,120.00	125
1921-22.....	6,275.00	253
1922-23.....	6,855.00	286
1923-24.....	9,469.00	427

Communicable Disease. The efforts being put forth under the direction of the Government to control, prevent and ultimately eradicate or reduce to the minimum all forms of communicable disease are producing gratifying results. During the first nine months of 1923 there were 6,854 cases reported and 1,359 deaths, whereas for the same period of 1924 the number of cases was 4,754, a decrease of 2,100 cases, and 1,245 deaths, a decrease of 114.

Tuberculosis. The Government has for years strongly supported the Anti-Tuberculosis League, financially and otherwise, in the fight against the great white plague with the result that whereas in 1915 this disease stood second in the list of the greatest killers, it had dropped to sixth place in 1923 with only 332 deaths, or 0.4 per thousand. Space will not admit of an enumeration of all the steps taken and large expenditures made to bring about this highly gratifying result.

Typhoid. During the first nine months of 1923 there were 78 cases with 51 deaths. During the first nine months of 1924 there were 49 cases with 34 deaths. These figures indicate what is being accomplished through the greater care now demanded by the department under its sanitation regulations, and also because of the increasing number of people being inoculated. Typhoid has now disappeared from the list of the first fifteen diseases causing the greatest mortality.

Diphtheria. This disease occurs chiefly among children under school age and the Government is engaged in an energetic campaign to stamp it out. Free antitoxin for use when the disease is contracted is supplied by the Government and in 1923 no less than 47,857,000 units were furnished free of charge. In addition, the Government supplies, free of charge, toxin antitoxin wherewith to immunise children against contracting diphtheria and within the last year and a half 49,167 children have been so protected against this disease.

Saskatchewan's Health Exhibits have become noted all over the world and each year they are the means of bringing home to countless thousands of our people the importance and necessity of giving attention to those matters, which are vital to the maintenance of health and the prevention of disease, because, after all, the best and only permanent measure to safeguard the public health, is to be found in an enlightened citizenship fully informed and inspired to co-operate with the authorities in taking all necessary precautions against disease and removing the causes of disease.

Maintenance of the Provincial Laboratory is another of the effective health measures of the Government, and through it, most valuable assistance is given to hospitals and the medical profession. Various supplies and containers for all kinds of specimens are supplied free to all physicians and hospitals. All swabs and culture media are made and sterilised in the laboratory. All examinations are made free and no charge made for any of these services. In 1923, 18,427 examinations were made.

HOSPITAL GRANTS

The main item of expenditure by the department consists of grants to hospitals, being fifty cents per patient per day and one dollar per patient per day for those undergoing treatment for tuberculosis at the Sanatorium. Increasing use of hospitals by the people is a good health measure and is operating to reduce the death rate. It means, however, an increasingly heavy drain on Provincial finances. Grants so paid in 1923 amounted to \$301,683.

The Department of Public Health in Saskatchewan works in co-operation and the fullest sympathy with all other organisations interested in the promotion of public health. This is not so in all provinces because, in some instances, these other organisations are unfortunately and unwisely regarded as intruders in a field which the departments in question regard as essentially their own. Saskatchewan, however, has always acted on the principle that while it is the duty and obligation of the Government to lead, and to be responsible for public health, the greatest progress will be made and the finest results achieved through the active co-operation of all the people. So the Government has welcomed and encouraged the work of the Anti-Tuberculosis League, the Canadian National Institute for the Blind, the Everywoman's Fund for Tubercular Mothers, the Red Cross Society with its Nursing Outposts, Home Nursing Classes, Clinics, Dental Cars, and remedial services for crippled children, and the Daughters of the Empire work for tubercular children.

It is because of these practical services maintained by the department itself, and its sympathy and enlightened co-operation with all the people, that Saskatchewan can boast of such advanced measures for the preservation of the health of its people and enjoys the enviable distinction of lowest death rates in the world.

HIGHWAYS

The total mileage of road allowance in the Province is estimated at 210,000. Under The Highways Act, these roads are divided into three classifications:

The Provincial highway.....	7,000 miles
The main market road system.....	25,000 miles
The local roads.....	178,000 miles
	<hr/>
	210,000 miles

The Canada Highways Act was passed by the Federal Government in 1919. It provided for the expenditure of \$20,000,000 divided *pro rata* according to population among the provinces of Canada.

Saskatchewan's share amounts to \$1,800,000. The Act provided that this money was to be expended over a term of five years, and would be paid to the Province as certain mileages on a system acceptable to the Federal Government had been completed. The Provincial Government paid 60 per cent. of the cost and the Federal Government continues to pay 40 per cent. until \$1,800,000 is earned by Saskatchewan.

It took almost two years to outline the system and have it accepted by the Federal Government. Very little construction work was done until late in 1921. For this reason, it became necessary to ask the Federal Government to extend the time limit of five years to seven years.

This was done and the Province now has until March 1, 1926, to earn the \$1,800,000 provided.

By carrying out a programme during 1925 equal to the amount of work which has been done during each of the last three seasons, we shall have earned the full amount by the end of the construction season of 1925.

By the end of the 1924 construction season we had a survey made of the 7,000 miles of road included in this system. It was found that 1,707 miles had been completed; that 1,475 miles is in good condition, having been constructed up to its present standard, either by the Provincial Government or by the different municipalities; that 2,890 miles are in fair condition, and that 928 miles are in bad condition.

The policy of the Government with regard to this system of roads is, first, to construct the 928 miles of bad road in order to place the whole system of 7,000 miles in passable condition; then to construct the 2,890 miles of fair road, by which time we shall have 7,000 miles of good main road in the Province; then to construct the 1,475 miles of good road, when we shall have 7,000 miles of excellent road in the Province.

It will be the policy of the Government to continue with the construction of the Provincial highway whether further grant is received from the Federal Government or not.

MAINTENANCE

The department takes over the road for maintenance as it is constructed. The municipality has no further responsibility in connection with this long distance system of roads. We shall have very early in 1925, 1,800 miles of this system under maintenance. The average cost per mile of maintenance during 1924 on the Provincial highway was \$51.87. This cost covers supervision, dragging of the road, any grading that is found necessary, replacing of culverts that may have been washed out, or any other repairs.

It is sometimes thought that the higher type of road you build the less the cost of maintenance will be, but this is not the case. The higher type of road you have the greater will be the cost of maintaining that road at its present standard.

The Hamilton-Toronto highway, which is an asphalt pavement, cost for maintenance per mile last year \$1,241.33.

The main market road system is composed of 25,000 miles in addition to any part of the Provincial highway which has not yet been constructed, and is made up of the main road running out from each market centre in the Province in each of four directions.

The municipalities are held responsible for the condition of the main market road.

The only roads in the Province which can properly be called "Government roads," are the constructed portions of the Provincial highway. The Government undertakes to expend a sum of money each year in giving assistance to the municipalities, both for the construction and maintenance of main market roads. This assistance is given, either, by way of a contract entered into with the municipality, under which the municipality does the work, or, through work carried on by the Department of Highways, under a foreman appointed by the department.

If the first method is followed, the procedure in connection with the formation of crews and the use of machinery is left entirely to the municipality.

If the second method is followed, a foreman is provided by the department, with tools and any other equipment necessary. He is instructed to, as far as possible, find his labour, including men and teams, in the district in which he is working. It depends somewhat on the crop conditions in the district as to how far he can carry out these instructions.

The policy of the department in connection with this work is to encourage those in charge to begin construction at the market town and work out, thus providing a main road to which the local roads can be constructed by the municipalities.

ASSISTANCE TO MUNICIPALITIES.

It is also the desire of the department that our work should be confined, as much as possible, to jobs which the municipality finds it impossible to finance. If this policy is to be carried out, it will at once be apparent that the money provided by the Legislature cannot be divided equally among municipalities, and then equally among the divisions of municipalities in any one year. It is the desire of the department that over a period of four years, municipalities should be treated alike in the division of funds.

The department does not undertake to expend money upon local roads, except in Local Improvements Districts. The work of constructing and maintaining local roads is left entirely to the municipality.

The greater part of the money expended from year to year upon main market roads, and the interest on the capital expenditure which has been made upon the roads of our Province, is covered by the licenses that have been paid by automobile owners. There was no talk of long distance roads in Saskatchewan previous to 1912, and very little discussion of any system of roads. The coming of the automobile made a system of roads absolutely necessary.

Since 1912, we have collected seven and three quarter million dollars from automobile licenses, and we have spent on highways, bridges and ferries from revenue account, nine and three-quarter million dollars. During the same period we spent from capital account ten and one-half million dollars on bridges, ferries and roads. The total expenditure during the period was twenty and one-quarter million dollars.

The automobile licenses in 1923 amounted to \$1,342,000. The amount expended upon highways from revenue account during the same year amounted to \$1,748,100.49, of which \$351,000 was secured from the Federal Government to cover the 40 per cent. cost of the Provincial highways. This will leave \$1,396,895, which was spent during that year from the revenue collected within the Province. The automobile money goes into the revenue account; therefore, it will be seen that the Provincial

Government is spending all the money secured from automobiles upon the highways, and they have provided some in addition from the general funds of the Province.

INSPECTIONS

Dr. Anderson, and other Opposition workers in the Province, have been criticising the expenditure made by the Department of Highways on inspection.

The first statement made was that Malcolm McLean, an inspector of the Highways Department, was spending practically all his time on political work. Mr. McLean has not been in the employ of the department since a year ago last December, but has been in the employ of the Provincial Liberal party.

A further statement was made that five inspectors of the Highways Department had drawn for expenses last year \$21,000, and that this amount, last year, was higher because it was the year immediately preceding an election.

An examination of the facts will show that there has been a gradual reduction in the cost of highways' inspection since the year 1920. The expenditure that year was high because the department was just completing the work of laying out the two systems, and particularly the Provincial highway system, made necessary by The Federal Act of 1919.

1921-22, which was the first year following the last election, the number of superintendents was 10 and the number of inspectors, 17. The total cost, both for salary and expenses, was \$132,902. In 1922, there were 9 district superintendents and 14 inspectors, the total cost being \$100,278. In 1923-24, there were 5 district superintendents and 12 inspectors, the total cost being \$81,195. In 1924-25, there were 5 district superintendents and 8 inspectors at a cost, to February 28, which covers the greater part of the expense, of \$71,945.

You will note from this that the general cost of inspection has been decreasing from year to year. You will also note that the number of inspectors and superintendents has been reduced from 27 to 13.

The reason for the decrease in cost and the reduction in the number of inspectors and superintendents is to be found partly in the desire of the Government to economise, and partly in a development of the policy which the Government has had in operation for many years. The objective of the Department of Highways and the Liberal Government has always been to have ultimately a system of roads within the Province to which Government money is applied as distinct from local roads to which municipal money is applied.

A long step was taken in the laying out and development of the Provincial highway system which was defined by legislation in the fiscal year 1922-23. The department has still continued to give assistance to the municipalities in the construction of main market roads, but has ceased to do work upon the local roads. This has not only made it possible for the Government to reduce the number of inspectors, and, at the same time, reduce the cost of inspection, but it has also led to the system of roads which we have in mind for the future being so developed as to now show signs of taking real form.

The very fact that the policy of the Highways Department, as developed for a number of years, has brought into existence a real system of roads in the Province is, in itself, making the inspection from year to year less and less costly, and making it possible for fewer men to cover the work.

One of our desires is to lessen overhead cost by leaving the small local jobs entirely to the municipal councils that are right on the ground and confining our work, as far as possible, to larger undertakings situated altogether on either main market roads or the Provincial highway.

The statement that \$21,000 has been paid for the expenses of five inspectors is correct, in so far as the amount is concerned, but the money was not paid to cover the expenses of what are known as inspectors, but to cover the expenses of the five district superintendents.

The work of these men is to drive continuously selecting locations where work is to be done, both in connection with the Provincial highway, the main market roads and the bridge programme. They are also responsible for the maintenance organisation upon the Provincial highway. The expense money is paid for expenses, that is, hotel bills, the driving of their own cars at 12 cents a mile and any other general expenses which may be incurred in connection with their work, such as train fare, when it is necessary because of weather conditions to travel by rail. The greater part of the expense is paid for the mileage made with their own cars. Twelve cents a mile will be admitted to be a low rate by any firm engaging men.

The highest expense account incurred by any inspector during the year 1923-24 was \$3,175, and the second highest was \$2,688. If you were to compare these expense accounts with the expense account of Dr. J. T. M. Anderson, during the time that he was director of education among the new Canadians in the year 1920-21, you will find that his expenses amounted to \$2,881. His work was very different from that which is being done by the inspectors of the Highways Department. He was supposed to go to a school and remain there for half day or a day at a time, while these men are paid to drive the roads. His expenses and his salary during that year amounted to \$6,280, and the average expense account of school inspectors during that year, together with their salary, was \$4,380. In other words, this man, who ran up a fairly high expense account himself during the time that he was in the employ of the Government, attempts to attribute wrong motives and the performance of work which is not legitimate to men, seven out of eight of whom have a lower expense account than that incurred on work which should be less expensive.

SASKATCHEWAN TELEPHONE SYSTEM

The Saskatchewan Telephone Department is based upon the idea of telephone service for the rural districts, with central and long distance service after the rural systems have been built up. This is the reason why there is a telephone for approximately every eight persons in the Province with the percentage of rural service higher than in any province in the Dominion or any State in the Union, except, possibly, four states in what is known as the Corn Belt. In the United States there are four urban subscribers to every rural telephone subscriber. In this Province there are two rural subscribers to every urban subscriber. There are more than twice as many rural subscribers in Saskatchewan as all the rural subscribers in Manitoba and Alberta put together.

The policy adopted in Saskatchewan is one of co-operation, the Government owing the trunk lines and exchanges with farmers owning and controlling the rural lines with Government supervision of all lines and active assistance given in the organisation of rural companies, inspecting construction, conducting and maintaining a school of instruction where practical knowledge of how to operate the system and dealing with any troubles that may arise can be obtained, with free advice available at all times from the engineering, commercial and traffic branches. Run on a strictly business basis the telephone system of the Province is one of the best in the world, and the standard of construction is not excelled anywhere and in most places not even approached.

As a demonstration of the efficacy of this co-operative endeavour, it is interesting to note that under the legislation having to do with rural telephones, some 1,200 companies have financed and built their systems and are operating them under local management. In no other way could the rural field have been so rapidly and effectively covered. The provisions of the Act referred to permit of ready financing, freedom of action on the part of a community in providing itself with service, logical expansion, cheap maintenance, low rates, local management in the light of local conditions and circumstances, local control of annual rentals and natural definition of boundaries of telephone areas through community interests.

DEVELOPMENT OF SYSTEM

When one examines the official figures in connection with the whole telephone system of the Province, one is staggered at the development which has taken place since the commencement of the Province. There are nearly 65,000 miles of pole, over 230,000 miles of wire strung, nearly 100,000 telephone subscribers.

The following table showing the standing of the telephone system today will be of interest:

Government System	1909-10	1924-25
Exchanges.....	20	301
Toll offices.....	53	464
Subscribers.....	3,412	31,726
Long distance pole miles.....	1,132	6,283
Long distance wire miles.....	3,280	34,388
Rural System		
Rural companies.....	76	1,185
Subscribers.....	2,118	64,116
Pole mileage.....	2,047	58,460
Wire mileage.....	....	200,066

Summarised, local telephone service is furnished in the Province as follows:

System	Subscribers
Government.....	31,726
Rural (under old Act).....	7,236
Rural (under present Act).....	56,880
Rural (independent).....	67
Town (independent).....	884
Municipal (village).....	134
Hamlets and villages served by rural companies.....	1,000
Private rural line.....	59
	<hr/> 97,986 <hr/>

The following figures show rural lines under the two systems referred to above:

	New system	Old system	Total
Pole miles.....	51,779	6,681	58,460
Subscribers.....	56,880	7,236	64,116
Capital invested.....	\$15,718,401	\$922,650	\$16,641,051

TELEPHONES 1925

The following is a comparative table of the rural telephone lines in Saskatchewan and Alberta:

	Sask.	Alta.
Total miles.....	58,460	18,530
Total subscribers.....	64,116	20,250
	Sask.	Alta.
Total miles.....	58,460	18,530
Total subscribers.....	64,116	20,250
Total investment.....	\$16,641,051.00	\$6,799,445.00
Average cost per mile.....	284.75	365.45
Average cost per subscriber.....	259.54	335.77

Saskatchewan has approximately a telephone to every eight of the population, an evidence of the appreciation of the value of telephone service. Despite the economic difficulties through which the Province has been passing in the last few years, this average has been continued. More than one-half the number of resident farmers of the Province are enjoying the convenience of telephone service.

The figures given above indicate that extension of rural service under the Government policy is the popular method. No one can deny that the Government system is in good shape. The service is admittedly excellent. The Government system continues year by year to earn its way providing revenue sufficient to meet the expense of maintenance, operation and overhead expense, and leaving a balance to be reinvested on the plant as its requirements demand.

THE DUNNING GOVERNMENT AND THE LIQUOR COMMISSION

The history of all legislation the world over is the same. An Act is passed to correct some existing abuse, to bring about a reform, to accomplish some definite object. And no sooner is it brought into effect than some weakness, some loophole in the law, some inconsistency is discovered; a difference of opinion develops as to the exact intent and meaning of the law; recourse is had to the courts; finally, an amending Act is passed to be followed by other amending Acts in subsequent years.

Thus from lessons learned through actual experience in operation spread over many years and even generations, are laws improved and strengthened and made to express the full desire of the people in whose general interests and to promote whose welfare they are enacted.

In numerous instances, one plan after another has to be tried out and rejected before the wisest solution of a problem is found, and the history of all countries is filled with such experiments.

Governments and Legislatures should not be unduly criticised because of these things. The same process is going on all the time in every business enterprise, and in every individual's life. Only so is progress possible.

During the past ten years Saskatchewan, in common with all provinces and most countries, has been seeking a solution of what is commonly termed "the liquor question." Ten years ago a system of licensed hotel bars and wholesale liquor stores, all privately-owned, was in operation. Intoxicating liquors of all kinds were as easy to obtain as sugar or soap, and in any quantity the purchaser could pay for. Bars, in fact, were open each morning earlier than were grocery stores, and they continued doing business at night long after grocery stores had closed. Abuses were general despite all legislation and efforts at control and drunkenness all too common. Government and people determined to bring about a reform, and the exigencies of war, and the need for conservation of all the nation's resources, enormously reinforced that determination.

CLOSING OF BARS

So, in 1915, legislation was passed abolishing all bars for the sale of intoxicating liquors, and all wholesale stores were likewise closed. In their place, a system of Government-owned and operated liquor dispensaries was established. Thus was all private interest and gain in the liquor traffic wiped out. Admittedly a great improvement in conditions resulted, but people were not satisfied. Many objected to the Government being "in the liquor business," and every time a drunken man reeled down a street, or a crime was committed by someone under the influence of liquor, the Government, through its dispensaries, was held to be primarily albeit indirectly responsible. So another law was enacted and the Government liquor dispensaries abolished, and, so far as the Province was concerned, the sale of intoxicants for beverage purposes completely outlawed. But liquor could still be imported from outside the Province for private consumption within the Province.

The next step was to devise ways and means whereby all importation could be stopped, as well as manufacture within the Province. This was beyond the power of the Province and rested with the Dominion Parliament. After various enactments at Ottawa this, too, was finally accomplished.

All these steps had the approval and sanction of the people as indicated by overwhelming majority votes on more than one occasion.

APPOINTMENT OF COMMISSION

Then when it was finally felt that the full object desired had been attained so far as legislation could do it, there arose a practically unanimous demand that the enforcement of the laws necessary to maintain this long desired condition, should be placed in the hands of an independent body wholly removed from and placed absolutely beyond control by any political party, Government, or partisan organisation. It was argued that Government operation of dispensaries had not been wholly satisfactory, that enforcement of liquor laws by Government departments and officials, not only in Saskatchewan, but in all provinces and countries had not been a success, and that some other and better method of administration and enforcement of prohibition or liquor laws was necessary. A demand was, therefore, made for the appointment of a Commission or Board, quite independent of the Government, whose sole duty it would be to administer the new liquor or temperance law in every respect and be responsible for its strict enforcement.

So, in 1920, the Government of Saskatchewan under the Premiership of Hon. (now Mr. Justice) W. M. Martin, introduced an Act under which the administration of all laws relating to liquor, and the enforcement of those laws, were vested in a Commission of three men, and the Government was relieved absolutely of any and all control and responsibility save and except in the matter of finance necessary to the maintenance of the Commission and its staff of officers.

Whereas in the case of all other laws and their enforcement the responsibility rested squarely upon the Department of the Attorney General, in the case of the Saskatchewan Temperance Act that Department was relieved of such responsibility and a special legal organisation created for the Liquor Commission itself and which, in conjunction with the Commission and its officers, became wholly and solely responsible.

COMMISSION ENTIRELY RESPONSIBLE

When introducing the legislation which brought about this change, the then Attorney General went to considerable pains to emphasise the determination of the Government to cut itself off entirely from any responsibility for the administration and enforcement of the new law. He summed up the new legislation in these words: "This, I think, is going to be an improvement, because it will place the whole system of control of inspection, of the conduct of the Commission's business, of the supervision of prosecutions, and generally the whole administration of the law in the hands of people who will have nothing else to do. That is the object of the Act." And every clause of the Act was carefully drafted to accomplish that object.

Thus was the Commission created in order to establish the full confidence of every citizen in the non-partisan character of liquor law administration and enforcement in this Province. The Commission had an absolutely free hand to do the work thus entrusted to it.

COMMISSION CONTROL APPROVED

This new departure was received with general and Province-wide approval. The leader of the Opposition in the Legislative Assembly, while disapproving of such stringent prohibitory law and predicting that it could never be enforced, strongly advocated the Commission plan and declared it to be "the one commendable feature of the Bill," that is, that it did remove control and responsibility from the Government.

It is, therefore, rather late in the day for opponents of the Dunning Government to now seek to fasten responsibility on the Government for any sins of omission or commission of which the Liquor Commission or any of its members may have been guilty. There has never been a hint that the Government, or any member of it, at any time ever sought

to interfere with the Commission or its administration or enforcement of the liquor laws. The Government adhered strictly to both the letter and the spirit of the Act.

NO GROUND FOR CRITICISM OF GOVERNMENT

Now, because in connection with the Commission's administration and enforcement of the law, everything disclosed by a private action at law has not been what it ought to have been, an attempt is being made to attach full responsibility upon the Government. The attempt must fail because there is no grounds to support it. Had the Government immediately interfered with the Commission because certain charges were made against the Chairman, and before those charges were tried in the law courts, it would have been guilty of the very thing which the Legislative Assembly in its wisdom decided should not be. Had the Government interfered and the charges made been disproved, then the Government would have been open to the charge of partisan interference, and the whole effect of the Act nullified. There could be no justification for such action.

With opponents of the Government, wise after the fact, it is a case of condemn the Government if it did and condemn it if it didn't, but in any event condemn it. The people of Saskatchewan will see through such tactics, and will value at their true worth the criticisms of those who are devoid of any other and real ground for condemnation of the Dunning Government.

THE LIQUOR ACT, 1925

At the 1924 session of the Provincial Legislature an Act was passed which made provision for the submission to the Electors by way of a plebiscite, the question as to whether or not the majority of the electors were in favor of prohibition. It has been almost a uniform practise by the different provinces of Canada to submit this question to the voters of the province.

A vote was taken on July 16th, 1924, with the result that there was shown to be a majority against prohibition. It was also made quite clear by the vote that the majority of the electors of the province were in favor of the sale of liquor for beverage purposes by the Provincial Government. There was also a majority opposed to the sale of beer by the glass.

By an Act entitled The Liquor Act, 1925, provision is made for the sale of intoxicating liquor for beverage purposes and for the establishment of Liquor Stores. The Act provides for the appointment of a Liquor Board to administer the Act under the direction of the Executive Council.

For the purposes of sale of liquor for beverage purposes, the Province is divided into districts; the cities of the Province and the town of Yorkton are known as City Districts, and any other districts are known as Numbered Districts, these to consist of Rural Municipalities, Territorial Units or Rural Municipalities with Territorial Units. Each district includes approximately three rural municipalities and the towns and villages contained therein.

The Act provides the quantity of liquor that may be sold in any one day to any one person shall not be more than:

Two gallons of beer or other malt liquor,

One gallon wine,

One quart of any other liquor,

except in cases in which an increased sale is made as provided by regulations under the Act. In such cases an increased quantity may be sold at any one time to one purchaser to an amount not exceeding:

Ten gallons of beer or wine,
Two gallons of other liquors,

but in case of a sale of an increased quantity of liquor, that is a quantity exceeding the daily allowance of two gallons of beer or other malt liquor, one gallon of wine, and one quart of other liquor, no further sale shall be made to the same person buying an increased quantity, for the next following fourteen days.

No liquor known as beer or near-beer may be sold in the province except by the Board.

All liquor shall be sold for cash and except as provided by regulations shall be in a package sealed with the official seal or wrapped in an official wrapper and an official label attached thereto bearing in plain characters the price, which package shall not be opened on the premises of a liquor store, nor shall any person consume liquor on such premises.

No sale or delivery shall be made after the hour of eight o'clock in the afternoon of any day, nor on Sunday or holidays, or on days on which polling takes place, at a Dominion or Provincial election, at a Municipal election, or any day on which a vote is taken under the provisions of the Act, or during such other periods as the Board may direct.

The manner of delivery of the liquor is left to regulations to be made by the Board and approved by the Lieutenant Governor in Council, this being considered a matter of administration and, therefore, it is considered should properly be left to be dealt with by regulation. It is provided, however, that liquor shall be sold at the same price at all stores and that the delivery charges shall be absorbed as part of the expense of the business in order that all liquor may be supplied to all people in the Province at the same price regardless of their geographical location. This applies to liquor ordered by mail except beer shipments, on which, owing to their bulk, express charges are paid by the purchaser.

The Honourable J. A. Cross, Attorney General, in speaking to the Legislative Assembly when this new Act was receiving consideration, stated that by plebiscite the people had plainly expressed their wishes regarding liquor legislation and that through the Bill then under consideration the Government proposed that the Legislature give effect to the clearly expressed views of the Electors.

As has been stated, the law regulating the sale of liquor for beverage purposes is intended to be an expression of the will of a majority of the people of this Province, and, although it is unreasonable to hope that it will meet with unanimous approval, yet it is felt that given the loyal co-operation in its enforcement by those favourable to the altered legislation, as well as those who, perhaps, are not entirely satisfied, a law has been enacted that should meet the situation in the best possible way.

WHEAT POOL

The leader and organiser of the Conservative Party, is reported in the press to have stated at Estevan on Monday, February 16th, that:

"It was the duty of every public man to lead, and in this respect the Provincial Government had lamentably failed on the two most important problems, the wheat pool and The Saskatchewan Temperance Act. To the wheat pool they had given no support whatever, yet he considered that any movement which had for its object the betterment of farming conditions deserved the support of every public body or organisation in the Province."

The Wheat Pool was organised as the result of a campaign started by the Farmers' Union. The most influential and effective advocate of the pool was Aaron Sapiro, who was brought to the Province by the Farmers' Union. On his first trip to Saskatchewan he interviewed the Government and suggested that they be represented on the Provincial Executive by way of showing that the moral support of the Government was behind the principle of the Wheat Pool. The Government was represented on that Executive by the Minister of Agriculture, the Honourable C. M. Hamilton. The great organisation meeting at Saskatoon addressed by Mr. Sapiro was presided over by the Hon. C. A. Dunning.

The Prime Minister, at the beginning of the campaign to put over the Wheat Pool, made it perfectly plain to the farmers of Saskatchewan through an address delivered at his old home at Springside that the Government intended to fulfill the expressed desire of Aaron Sapiro, and, so far as possible, keep politics entirely out of the Wheat Pool. He had, on many previous occasions, advised the farmers of the province from his position as a leader of the Grain Growers, to read carefully all contracts which they intended to sign, and indicated to them that this was no exception to the rule that they should read the contract carefully as they would be expected to carry it out.

This was immediately taken up by the Opposition in the Province in an attempt to make political capital out of the Wheat Pool.

Four members of the Government were invited by the Wheat Pool organisation to hold meetings in different parts of the Province in the interests of the Wheat Pool. These members were Honourable C. M. Hamilton, Honourable S. J. Latta, Honourable J. G. Gardiner and Honourable Dr. Uhrich. Each of these men did address public meetings held in the interest of the Wheat Pool, and every district in which they appeared signed up strongly for the Wheat Pool, even during the first drive.

When the funds, which were available for organisation purposes were very low during 1924, the Wheat Pool Executive applied to the Government for financial support in the form of a loan to the Pool for organisation purposes.

The Government loaned \$45,000 to the Pool, which was used to put over the organisation campaign, and it will be admitted by the organisers of the Pool that it would have been very difficult for them to have accomplished the organisation of a Wheat Pool in Saskatchewan during the year 1924 without the financial assistance which the Government gave.

In addition to the above facts, it should be stated that all the wheat produced upon the institutional farms of the province is signed up in the Wheat Pool, and that every member of the Government who has wheat to sign up, has it signed in the Wheat Pool.

These facts would indicate that neither the leader of the Conservative party, nor any other person, is justified in stating that the members of the Government, or even the Government itself had given no support, whatever, to the Wheat Pool. There is no other organisation in the Province, with the exception of the Wheat Pool Executive itself, and the farmers' organisation, which gave greater support to the Wheat Pool campaign than the Government of the Province.

MUNICIPAL HAIL INSURANCE

Why was municipal hail insurance introduced into Saskatchewan and what has been accomplished under the scheme?

To answer these two questions it is necessary to recall that at one time the Territorial Government and the Provincial Government carried on a hail insurance business as a Government monopoly. After some experience the scheme was abandoned and the field left open to companies doing a hail insurance business. This was not satisfactory to a large number of farmers and at the instigation of the Saskatchewan Grain Growers' Association a system of municipal insurance was enacted by the Legislature of the Province.

This legislation did not create a monopoly. Municipal insurance only becomes operative in a municipality after a bylaw has been voted on by the ratepayers.

The original Act of 1912 provided for the administration of the scheme by a Commission and the revenue to pay the losses was raised by a tax charged against all the assessable land in the municipalities with the exception of unpatented homesteads and fenced pasture lands which were exempt if withdrawn by the owner.

The indemnity which it was proposed to pay was \$5 per acre for a total loss by hail and proportionate amounts for partial loss down to 50c. an acre. The tax levied annually was 4c. per acre or \$6.40 per quarter section. Under this system the Hail Insurance Commission of that day paid all its losses in full for the three years 1913-15 and at the same time accumulated a reserve of over half a million dollars.

The year 1916 brought disaster. More land had been brought under cultivation which, of course, increased the risk and as the year was, in addition, one of exceptionally bad storms, the Commission at the end of the season faced a loss of over \$3,600,000 with approximately \$1,500,000 to meet it. No other course was open than to look for additional revenue. The only thing to do was to pay claims on a *pro rata* basis.

Following that season the Commission system of control was abolished in 1916 and the group of municipalities then under operation of the Act was styled an Association and were empowered to elect a board of nine directors. This form of management has continued since that day.

Three years later the association adopted the present system which is, first, the flat rate of 4c. per acre upon all land whether cropped or not, except that which can be legally withdrawn; second, an additional rate which is levied only upon the land under crop which is not done until the hail season is practically over and varies from year to year according to the amount of loss.

SIMPLE PROCEDURE

The procedure which the farmer follows to secure protection is simple. The municipalities are supplied with crop report forms which are distributed to individual farmers and are returnable to the municipality by June 10th. The secretary of the municipality enters the particulars in his assessment roll and when the association notifies him of the rate the amount is extended and added to the taxes payable by the farmer.

No policies are issued. The only time the Municipal Hail Association comes into direct contact with the farmer is when he becomes a claimant.

SYSTEM PROVES SUCCESSFUL

What has municipal hail insurance accomplished? In twelve years the municipal system has paid to the farmers \$11,500,000 in cash or an average of nearly \$1,000,000 a year in payment of claims. In the last six years the association has paid in losses approximately \$6,500,000 and collected hail premiums charged as taxes amounting to \$8,500,000. Comparing these figures with the losses and revenue of one of the biggest stock or line companies operating in the province one gets an interesting comparison. Their losses in six years were \$1,121,000 against those of the association of \$6,496,603. A study of the revenue and losses of ten of the biggest hail companies operating in the province for the last six years and comparing them with those of the association in the same period also is interesting. Their premiums were \$8,500,000 and losses \$5,500,000. The premiums or taxes of the association were \$8,500,000 and losses \$6,500,000.

The farmers insured with the association paid the same premium as the farmers who were insured in these ten companies but they received \$1,000,000 more money in losses from the association. During the same period the association has accumulated over \$1,500,000 in reserve fund so that the farmers insuring with the association are \$2,500,000 better off than those insuring with the ten companies.

The system under which the association works eliminates the staffs of a dozen general agencies, all the innumerable local agents and allows the maintenance of its own staff of inspectors at half the cost incurred by line companies. Each farmer is his own agent and writes up his own insurance. The municipality acts as a collection agency at a cost of about $2\frac{1}{2}$ per cent. of the total premiums. Head office expenses never exceed 5 per cent. of the annual premium levied so that the municipal hail business is run on a margin of $7\frac{1}{2}$ per cent. of the premium instead of a cost charge of 30 per cent. to 35 per cent. of the companies and 20 per cent. to 25 per cent. of the Mutuels.

WOMEN AND THEIR INTERESTS

CHILDREN'S PROTECTION

As of December 31, 1924, there were 2,056 children under supervision, this number being 174 less than at the same time the year before. During the year 1924, 133 children were committed and surrendered under the Act.

No less than 1,541 were placed in foster homes, 33 in shelters and orphanages, 420 were returned to parents under supervision, 38 placed in correctional institutions and 24 placed in defective homes and sanatoria.

It is interesting to note that there were 59 less commitments in 1924 than in the previous year and 41 less under supervision. There were 85 more deductions than in the previous year owing to more children attaining their majority and wards being adopted under The Adoption Act.

ADOPTION OF CHILDREN

There have been 180 Court Orders recommended and issued for full adoption from the Act the time came into force in May, 1922, to December of 1924. Of these there were 92 wards of the Bureau and Children's Aid Societies and 88 that had not been made wards under the Children's Protection Act.

JUVENILE COURTS

In 1924 authorisations were given to Justices of the Peace to act as Juvenile Court Judges and trials arranged by the Bureau for 327 cases. Forty-seven of these were taken by local justices in rural districts. Two hundred and eighty cases were taken in rural districts by Miss Mac-lachlan, J.P., and Juvenile Court Judge of the Judicial District of Regina. Miss Mac-lachlan also had 112 cases in the Regina Juvenile District.

BLIND AND DEAF

During the school term of 1923-24, the Bureau provided tuition and arranged escorts for sixteen blind children, not wards of the Bureau, to the Ontario School for the Blind, at Brantford, and three in blind schools in Montreal and 47 deaf children to the Manitoba School for the Deaf, Winnipeg, and two in Montreal.

DEPARTMENTAL ACTIVITIES

Some of the activities of the field force are shown in the following details of the number of children dealt with for the year 1924 by the inspectors:

Details	Children Affected
Domestic trouble in child's home.....	88
Alleged cruelty of parents.....	30
Immoral surroundings.....	120
Alleged wilful neglect.....	233
Parents (deserted).....	73
Parents (dead).....	12
Parents (insane).....	13
Illegitimate children.....	25
Trouble between child and foster parents.....	70

Details	Children Affected
Special visit to troublesome child.....	108
Escorting children.....	250
Children committed as wards by Inspector.....	76
Children not committed by removal from province	33
Children not committed but removed to better homes in this province.....	32
Inspection of wards in foster homes.....	964
Incest cases and convictions.....	4
Investigated juvenile delinquents.....	7
Number of Juvenile Court cases attended.....	29
Investigating home before placing child.....	32
Investigating deaf, blind and feeble-minded cases	15

MOTHERS' ALLOWANCES

During the year ending December, 1924, no less than 577 new applications for allowances were received of which number 248 were not allowed. The balance, 329, were allowed and in addition there are also 754 allowances on the payroll in the preceding years 1918-1923 inclusive. In the year 1924 there were 22 cancellations and during the period 1918-1923, there were 136 cancellations or a total of 158 since The Mothers Allowance Act came into effect. The total number of allowances in force as of December 31, 1924, was 925.

The total amount of money paid under this Act in the calendar year of 1924 was \$240,885 or an average per family of \$21.70 per month. There are 3,188 children under 16 years of age represented in these families. Of the allowances in force as of December 31, 1925, 779 are for women who are widows, 114 are for women whose husbands are incapacitated from earning a living for the family and are either in an institution or at home, eight are cases where orphans are being taken care of by widows or unmarried women and 24 are cases where the husband and father is in jail or penitentiary.

A comparative statement shows that there were 76 more applications received in 1924 over 1923, that there were 64 more applications allowed in 1924 over 1923, that there were 127 more cancellations in 1924 than in 1923, that there are now 171 more receiving allowances than in the same period of last year, that \$25,245 more was paid out under the Act in 1924 than in 1923.

CARE OF THE INSANE AND INFIRM

Several millions of dollars have been spent by the Government of Saskatchewan on the buildings and equipment necessary to take care of the mentally ill in the province. In 1916-17 there was one mental hospital in the Province with 650 patients. In 1923-24 there were two hospitals with a total of 1,359 patients. The increased cost as a consequence was \$376,360 in 1923-24 as compared with 1916-17. These are hospitals, not asylums, and are held up as a model by the leading authorities in Canada and the United States of what these institutions ought to be. There are no high walls around them or iron-barred windows to depress a disordered nervous system and as a consequence of the treatment given and the care taken of the patients, more than half of them return to their homes restored to health instead of being a burden on the Province and a constant anxiety to their relatives. A Home for the Infirm at Wolseley is another step taken by the Government to look after those who are unable to look after themselves and who cannot be properly cared for by relatives. This home is filled to capacity with the accommodation of 85 taxed to the limit and a long waiting list.

SASKATCHEWAN FARM LOANS BOARD

Eight years ago there was no Farm Loan Scheme in existence in Saskatchewan. Today there are over ten million dollars loaned out to farmers at $6\frac{1}{2}$ per cent. interest. Nearly seven thousand farmers have farm loans under the scheme, the money being loaned under the amortisation plan. As soon as payments of interest can be depended upon to come in promptly the scheme can be indefinitely extended but the policy of the Government is not to extend the system beyond moderate limits until a greater percentage of the borrowers make repayments promptly.

PUBLIC INSTITUTIONS AND BUILDINGS

A province of Empire size like Saskatchewan, with a people determined to spare no legitimate expenditure in the teaching of the young, the care of the physically and mentally ill, the aged and infirm, and with a proper pride in having court houses, land titles, legislative building, etc., of a dignity and beauty worthy of a great province, necessarily invests a large amount of money in its public institutions. The public buildings erected in the province are a credit to the people and the Government. Without exception they are well planned, well constructed, attractive in appearance and of good material, buildings that any citizen may well be proud of.

The following is a complete list of all the public buildings with cost of land and furnishings since the formation of the province:

PROVINCE OF SASKATCHEWAN

STATEMENT OF EXPENDITURE—PUBLIC BUILDINGS, APRIL 1, 1925

	Land	Buildings furnishings, etc.	Total
Administration—Legislative and Departmental Build- ings.....	\$102,648.80	\$3,318,360.07	\$3,421,008.87
Government House.....	5,300.00	56,209.09	61,509.09
Protective—Provincial Office Building, Police Head- quarters, etc.....	15,000.00	197,730.15	212,730.15
Provincial Police Detach- ment Quarters			
Arcola.....	500.00	2,000.00	2,500.00
Biggar.....		239.42	239.42
Big River.....	300.00	1,940.94	2,240.94
Canora.....	900.00	13,235.20	14,135.20
Craik.....	425.00	2,797.15	3,222.15
Cutknife.....	250.00	4,583.50	4,833.50
Conquest.....		263.60	263.60
Diamond Crossing.....		7,834.15	7,834.15
Elrose.....	450.00	2,200.00	2,650.00
Estevan.....	900.00	3,800.00	4,700.00
Elbow.....	600.00	2,900.00	3,500.00
Esterhazy.....	350.00	3,224.10	3,574.10

STATEMENT OF EXPENDITURE—Continued

	Land	Buildings, furnishings, etc.	Total
Provincial Police Detachment Quarters—Continued			
Fond du Lac.....		\$ 183.84	\$ 183.84
Holdfast.....	\$ 300.00	3,200.00	3,500.00
Hafford.....	150.00	3,600.00	3,750.00
Melfort.....	1,225.00	4,203.15	5,428.15
Meadow Lake.....	200.00	1,460.00	1,660.00
Mossbank.....	300.00	2,910.60	3,210.60
Milestone.....		234.10	234.10
North Battleford.....	1,000.00	7,343.99	8,343.99
Ogema.....	200.00	1,000.00	1,200.00
Prince Albert.....	5,000.00	15,612.80	20,612.80
Preeceville.....		217.00	217.00
Rosthern.....	300.00	2,845.90	3,145.90
Radville.....	450.00	3,435.00	3,885.00
Radisson.....		239.42	239.42
Shaunavon.....	475.00	2,025.00	2,500.00
Shellbrook.....	100.00	1,165.84	1,265.84
Swift Current.....	5,000.00	10,497.20	15,497.20
Turtleford.....	600.00	3,131.85	3,731.85
Vonda.....	300.00	1,200.00	1,500.00
Weyburn.....	3,000.00	23,882.72	26,882.72
Wakaw.....	400.00	4,100.00	4,500.00
Willowbunch.....	250.00	2,750.00	3,000.00
Wadena.....	500.00	3,000.00	3,500.00
Young.....	400.00	3,100.00	3,500.00
Court House			
Arcola.....	750.00	38,801.07	39,551.07
Assiniboia.....		938.05	938.05
Battleford.....	1,254.50	55,513.21	56,767.71
Estevan.....	6,000.00	1,212.24	7,212.24
Gravelbourg.....		166.75	166.75
Kerrobert.....	Donated	191,633.10	191,633.10
Kindersley.....	Donated	13,745.05	13,745.05
Leader.....		693.16	693.16
Moose Jaw.....	7,000.00	71,779.58	78,779.58
Melville.....		1,877.11	1,877.11
Moosomin.....	800.00	11,262.10	12,062.10
Melfort.....		12.81	12.81
Maple Creek.....		724.61	724.61
Prince Albert.....		1,237.44	1,237.44
Regina.....	2,500.00	118,213.74	120,713.74
Saskatoon.....	11,000.00	60,869.42	71,869.42
Wynyard.....	1,000.00	5,562.06	6,562.06
Weyburn.....	13,500.00	3,090.57	16,590.57
Wilkie.....	2,000.00	7,024.50	9,024.50
Yorkton.....	12,250.00	169,836.14	182,086.14
Court Houses and Land Titles Offices			
Swift Current.....	13,000.00	159,282.36	172,282.36
Humboldt.....	8,000.00	128,225.35	136,225.55

STATEMENT OF EXPENDITURE—Continued

	Land	Buildings, furnishings, etc.	Total
Land Titles Offices			
Arcola.....	\$ 800.00	\$ 43,584.14	\$ 44,384.14
Battleford.....	1,254.50	40,871.33	42,125.83
Moose Jaw.....	15,500.00	88,353.88	103,853.88
Moosomin.....	1,000.00	53,052.81	54,052.81
Prince Albert.....	.....	1,576.83	1,576.83
Regina.....	10,000.00	150,946.63	160,946.63
Saskatoon.....	6,250.00	69,249.23	75,499.23
Yorkton.....	2,500.00	53,190.09	55,690.09
Moosomin Jail.....	6,012.00	167,912.96	173,924.96
Regina Jail.....	122,422.76	428,848.12	551,270.88
Prince Albert Jail.....	4,100.00	35,571.00	39,671.00
Prince Albert Jail (New)...	51,237.30	667,900.38	719,137.68
Developmental			
University of Saskatchewan.....	.....	3,486,173.92	3,486,173.92
Normal School, Regina.....	1,192.05	330,520.91	331,712.96
Normal School, Saskatoon..	20,000.00	646,509.98	666,509.98
Mental Hospital, Weyburn..	21,500.00	2,936,017.45	2,957,517.45
Mental Hospital, Battleford	57,730.55	2,140,423.64	2,198,154.19
Home for Infirm, Wolseley..	1,750.00	216,303.01	218,053.01
Tubercular Hospital, Fort Qu'Appelle.....	.....	516,373.54	516,373.54
Tubercular Hospital, Saska- toon.....	2,182.50	593,288.13	595,470.63
Miscellaneous			
War Memorial Museum....	.....	28,598.39	28,598.39
Warehouse.....	6,750.00	14,739.57	21,489.57
Unoccupied			
Battleford Land Titles Office (old).....	2,200.00	32.00	2,232.00
Moose Jaw Court House (old).....	3,600.00	3,126.00	6,726.00
Carnduff Court House.....	1,450.00	6,166.50	7,616.50
Regina Jail (old).....	18,807.95	23,742.52	42,550.47
Yorkton Court House (old)..	1,000.00	7,571.50	8,571.50
Regina W. ½ 8-17-19w2....	36,000.00	2,026.55	38,026.55
Block 428, Regina.....	120,000.00	.....	120,000.00
Government Offices (old)...	3,000.00	7,910.00	10,910.00
Site for Court House Mel- ville.....	6,000.00	.....	6,000.00
Site for Court House Melfort	2,805.11	2,805.11
	\$753,873.02	\$17,520,937.21	\$18,274,810.23

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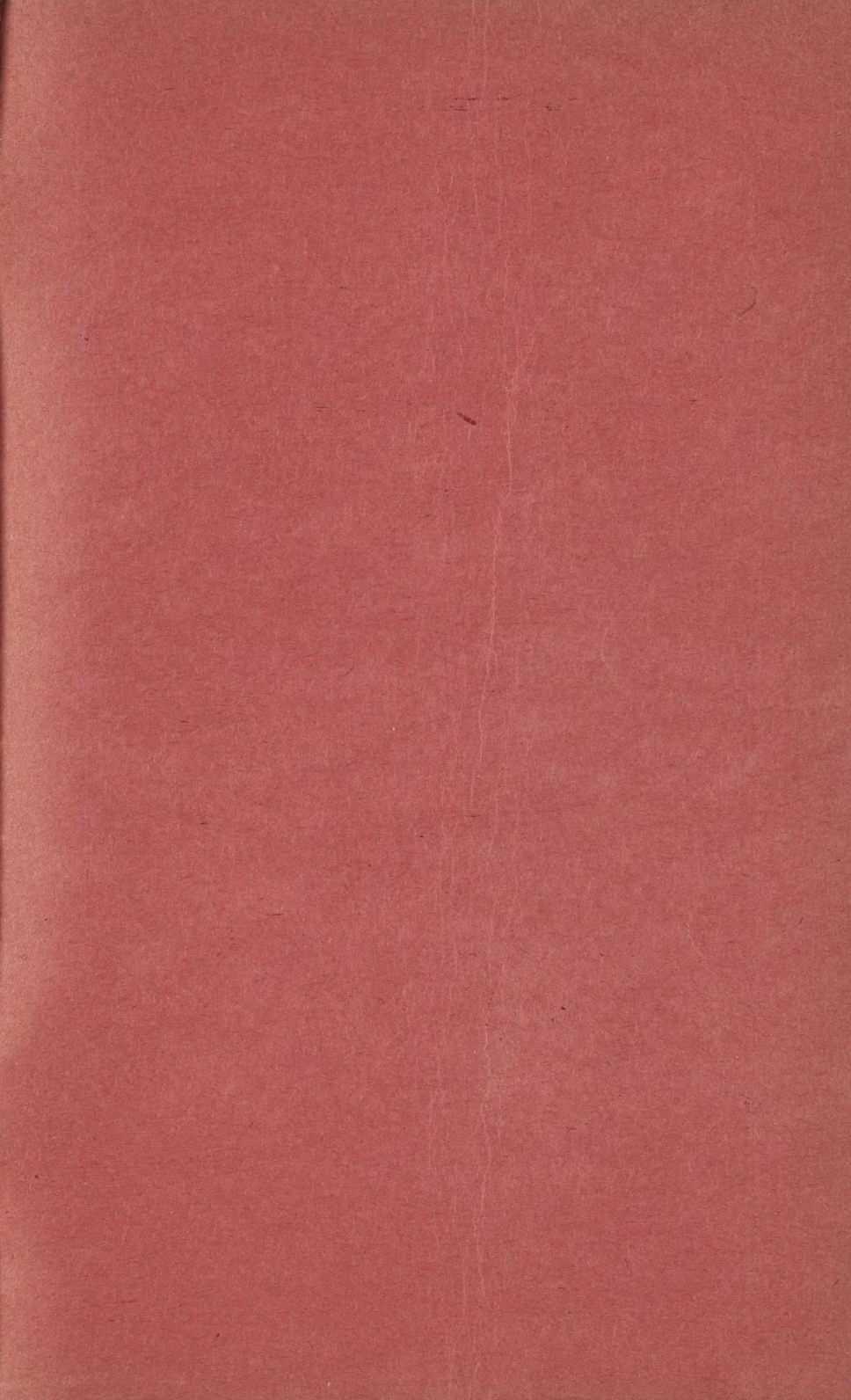
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Co-operation

**For Production
For Marketing
For Citizenship**

**HAS BEEN AND IS THE
WATCHWORD OF THE
SASKATCHEWAN
GOVERNMENT**